

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JAMES M. BOYLE, JR.
DIANE J. BOYLE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-20364

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 27, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/04/2015 and confirmed on 6/26/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		167,085.89
Less Refunds to Debtor	3,233.57	
TOTAL AMOUNT OF PLAN FUND		163,852.32

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	6,943.45	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,443.45

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON TRUST NA - TRUSTEE Acct: 6879	0.00	72,877.01	0.00	72,877.01
	WILMINGTON TRUST NA - TRUSTEE Acct: 6879	28,470.74	28,470.74	0.00	28,470.74
	ALLY FINANCIAL(*) Acct: 1326	1,858.53	1,858.53	323.84	2,182.37
	BMO HARRIS BANK NA Acct: 3105	17,492.25	17,492.25	2,972.62	20,464.87
	BMO HARRIS BANK NA Acct: 3105	0.00	0.00	0.00	0.00
					123,994.99

Priority					
	DONALD R CALAIARO ESQ Acct:	0.00	0.00	0.00	0.00
	JAMES M. BOYLE, JR. Acct:	0.00	0.00	0.00	0.00
	JAMES M. BOYLE, JR. Acct:	3,233.57	3,233.57	0.00	0.00
	MARK B PEDUTO ESQ Acct:	0.00	0.00	0.00	0.00
	DONALD R CALAIARO ESQ Acct:	0.00	0.00	0.00	0.00
	CALAIARO VALENCIK Acct:	3,500.00	3,500.00	0.00	0.00
	SHALER ASD & SHALER TWP (EIT) Acct: 2698	0.00	0.00	0.00	0.00
	SHALER ASD & SHALER TWP (EIT) Acct: 3797	0.00	0.00	0.00	0.00
	SANTANDER CONSUMER USA D/B/A CHF Acct: 9911	0.00	22,657.04	0.00	22,657.04
	WILMINGTON TRUST NA - TRUSTEE Acct: 6879	475.00	475.00	0.00	475.00
					23,132.04

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	DUQUESNE LIGHT COMPANY*	86.89	16.05	0.00	16.05
	Acct: 2698				
	AMERICAN INFOSOURCE LP	0.00	0.00	0.00	0.00
	Acct:				
	ATLANTIC CREDIT & FINANCE INC	0.00	0.00	0.00	0.00
	Acct: 2304				
	ECMC(*)	23,750.81	4,386.60	0.00	4,386.60
	Acct: 2698				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct:				
	LVNV FUNDING LLC, ASSIGNEE	5,204.96	961.32	0.00	961.32
	Acct: 2758				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 2109				
	PALISADES ACQUISITION/PALISADES CL	0.00	0.00	0.00	0.00
	Acct:				
	SHALER ASD & SHALER TWP (EIT)	0.00	0.00	0.00	0.00
	Acct: 3797				
	PEOPLES NATURAL GAS CO LLC*	96.07	17.74	0.00	17.74
	Acct: 3803				
	ALLY FINANCIAL(*)	4,873.69	900.13	0.00	900.13
	Acct: 1326				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	HILL WALLACK LLC	0.00	0.00	0.00	0.00
	Acct:				
					6,281.84

TOTAL PAID TO CREDITORS

153,408.87

TOTAL

CLAIMED 475.00

PRIORITY 47,821.52

SECURED 34,012.42

Date: 04/27/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JAMES M. BOYLE, JR.
DIANE J. BOYLE
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-20364

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
James M. Boyle, Jr.
Diane J. Boyle
DebtorsCase No. 15-20364-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
Form ID: pdf900Page 1 of 3
Total Noticed: 31

Date Rcvd: Apr 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 30, 2020.

db/jdb
cr +James M. Boyle, Jr., Diane J. Boyle, 3105 Deerwood Drive, Allison Park, PA 15101-3937
+Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,
Pittsburgh, Pa 15222-5413
cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
51 East Bethpage Road, Plainview, NY 11803-4224
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866
cr +Wilmington Trust, National Association, et al, c/o Planet Home Lending, LLC,
321 Research Parkway, Meriden, CT 06450-8301
14005829 +Amy F Doyle, Esq., 204 Saint Charles Way, Unit E #177, York, PA 17402-4646
14005830 +Atlantic Credit & Finance Inc, 2727 Franklin Road, Roanoke, VA 24014-1011
14007589 +BMO Harris Bank N.A., ATTN: BRK-180-RC, 770 N Water St, Milwaukee WI 53202-0002
14700628 BMO Harris Bank, N.A., P.O. Box 2035, Milwaukee, WI 53201-2035
14113263 +Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
14005831 ECMC, PO Box 16408, Saint Paul, MN 55116-0408
13991095 +FNMA, 14523 South Millikan Way, Ste 200, Beaverton, OR 97005-2352
14076797 +Federal National Mortgage Association (FNMA), Seterus Inc, 14523 SW Miliken Way,
Suite 200, Beaverton, OR 97005-2352
14005833 +Frederic I Weinberg, Esq., 1001 East Hector Street, Suite 220,
Conshohocken, PA 19428-2395
13991096 +KML LAW GROUP, PC, Ste 5000, BNY MELLON Independance Center, 701 Market Street,
Philadelphia, PA 19106-1541
14005838 +Midland Funding LLC, 4660 Trindle Road, Camp Hill, PA 17011-5610
14017221 +Peoples Natural Gas Company, LLC, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866, Attn: Dawn Lindner
13991097 +Peter Ashcroft, Esq., Bernstein Burkley, 707 Grant Street, Ste 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
14005841 +Philip C Warhollic, Esq., Capozzi & Assoc, PC, PO Box 5866, Harrisburg, PA 17110-0866
13991099 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Seterus, PO BOX 2008, Grand Rapids, MI 49501-2008)
14004445 +School District and Township of Shaler (EIT), Attn: Kathleen Golembiewski, 300 Wetzels Road,
Glenshaw, PA 15116-2280
13991098 +Scool District & Township of Shaler, 300 Wetzels Road, Glenshaw, PA 15116-2280
14005844 +US Department of Education, 400 Maryland Avenue SW, Washington, DC 20202-0001
14986225 +Wilmington Trust, National Association, c/o Planet Home Lending,
321 Research Pkwy, Suite 303, Meriden, CT 06450-8342

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13991094 +E-mail/Text: ally@ebn.phinsolutions.com Apr 29 2020 03:21:49 Ally Financial,
PO Box 130424, Roseville, MN 55113-0004
14005828 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 29 2020 03:34:36 American InfoSource LP,
PO Box 269093, Oklahoma City, OK 73126-9093
14067398 +E-mail/Text: kbarkley@bernsteinlaw.com Apr 29 2020 03:22:47 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
14005834 E-mail/Text: JCAP_BNC_Notices@jcap.com Apr 29 2020 03:22:33 Jefferson Capital Systems, LLC,
PO Box 7999, Saint Cloud, MN 56302-9617
14005836 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 29 2020 03:34:34 LVNV Funding LLC,
c/o RCS, LP, 15 South Main Street, Greenville, SC 29601-2743
14073060 E-mail/PDF: resurgentbknofications@resurgent.com Apr 29 2020 03:33:28
LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,
N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14005839 E-mail/Text: ebn@vativrecovery.com Apr 29 2020 03:22:00 Palisades Acquisition IX, LLC,
c/o Viativ Recovery Solutions LLC, PO Box 40728, Houston, TX 77240-0728
TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BMO Harris Bank, N.A.
cr Duquesne Light Company
cr Federal National Mortgage Association (FNMA)
cr School District and Township of Shaler (EIT)
cr Wilmington Trust, National Association, not in its
14005827* +Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14005832* +FNMA, 14523 South Millikan Way, Ste 200, Beaverton, OR 97005-2352
14005835* +KML LAW GROUP, PC, Ste 5000, BNY MELLON Independance Center, 701 Market Street,
Philadelphia, PA 19106-1541
14005840* +Peter Ashcroft, Esq., Bernstein Burkley, 707 Grant Street, Ste 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
14005843* ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Seterus, PO BOX 2008, Grand Rapids, MI 49501-2008)
14005842* +Scool District & Township of Shaler, 300 Wetzels Road, Glenshaw, PA 15116-2280

District/off: 0315-2

User: jhel
Form ID: pdf900

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Total Noticed: 31

Date Rcvd: Apr 28, 2020

14005837 ##M & I Bank, 11548 W. Theodore Trecker Way, Milwaukee, WI 53214-1142

TOTALS: 5, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Federal National Mortgage Association (FNMA)
andygornall@latouflawfirm.com

Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com

David Z. Valencik on behalf of Debtor James M. Boyle, Jr. dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com

David Z. Valencik on behalf of Joint Debtor Diane J. Boyle dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com

Donald R. Calaiaro on behalf of Debtor James M. Boyle, Jr. dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com

Donald R. Calaiaro on behalf of Joint Debtor Diane J. Boyle dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com

Heather Stacey Riloff on behalf of Creditor Federal National Mortgage Association
heather@mvrlaw.com, Michelle@mvrlaw.com

Heather Stacey Riloff on behalf of Creditor Wilmington Trust, National Association, not in
its individual capacity, but solely as trustee for MFRA Trust 2015-1 heather@mvrlaw.com,
Michelle@mvrlaw.com

James Warmbrodt on behalf of Creditor Federal National Mortgage Association
bkgroup@kmlawgroup.com

James P. Valecko on behalf of Creditor BMO Harris Bank, N.A. jvalecko@weltman.com,
PitEcf@weltman.com

Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association (FNMA)
jeniece@mvrlaw.com, bonnie@mvrlaw.com

Joshua I. Goldman on behalf of Creditor Federal National Mortgage Association (FNMA)
bkgroup@kmlawgroup.com

Lorraine Gazzara Doyle on behalf of Creditor Wilmington Trust, National Association, not in
its individual capacity, but solely as trustee for MFRA Trust 2015-1 lorraine@mvrlaw.com,
diane@mvrlaw.com

Mark B. Peduto on behalf of Debtor James M. Boyle, Jr. mpeduto@c-vlaw.com,
jadam@c-vlaw.com:ssimmons@c-vlaw.com;kmosur@c-law.com;apratt@c-vaw.com

Mark B. Peduto on behalf of Joint Debtor Diane J. Boyle mpeduto@c-vlaw.com,
jadam@c-vlaw.com:ssimmons@c-vlaw.com;kmosur@c-law.com;apratt@c-vaw.com

Michael J Shavel on behalf of Creditor Wilmington Trust, National Association, et al
mshavel@hillwallack.com, skenny@hillwallack.com;lharkins@hillwallack.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Peter J. Ashcroft on behalf of Creditor School District and Township of Shaler (EIT)
pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

Ronda J. Winnecour on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteedpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpg.com,
srk@sjwpg.com;PNGbankruptcy@peoples-gas.com

District/off: 0315-2

User: jhel
Form ID: pdf900

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Total Noticed: 31

Date Rcvd: Apr 28, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 22